

WHAT IS CLAIMED IS:

1 1. A method of authenticating an action between a control point and a user, said  
2 method comprising:  
3 presenting a token to said control point; and  
4 authenticating said control point using said token.

1 2. The method of claim 1, said method further comprising a token issuer issuing said  
2 token to said user, and wherein said authenticating occurs on-line between said token and  
3 said token issuer.

1 3. The method of claim 2, wherein said token comprises a mobile communication  
2 device.

1 4. The method of claim 3, wherein said mobile communication device communicates  
2 with said token issuer using a wireless communication path.

1 5. The method of claim 2, wherein said token communicates with said token issuer  
2 using a communication network of said control point.

1 6. The method of claim 1, further comprising said control point authorizing said action  
2 based on information provided by said token.

1 7. The method of claim 1, wherein said action comprises a financial transaction.

1 8. The method of claim 1, wherein said action comprises access control.

1 9. The method of claim 1, wherein said authenticating comprises notifying said user  
2 whether said control point has authorization for said action.

1 10. A method of authenticating a control point, said method comprising:  
2 obtaining information regarding said control point; and  
authenticating said control point based on said information.

1 11. The method of claim 10, wherein said information is obtained by presenting a token  
2 to said control point.

1 12. The method of claim 11, said method further comprising a token issuer issuing a  
2 token, and wherein said authenticating occurs on-line between said token and said token  
3 issuer.

1 13. The method of claim 12, wherein said token comprises a mobile communication  
2 device.

1 14. The method of claim 13, wherein said mobile communication device communicates  
2 with said token issuer using a wireless communication path.

1 15. The method of claim 12, wherein said token communicates with said token issuer  
2 using a communication network of said control point.

1 16. The method of claim 10, further comprising said control point authorizing an action  
2 based on information provided by said token.

1 17. The method of claim 16, wherein said action comprises a financial transaction.

1 18. The method of claim 16, wherein said action comprises access control.

1 19. The method of claim 10, wherein said authenticating comprises notifying a user  
2 whether said control point has authorization for said action.

1 20. A method of authenticating an action comprising:  
2 presenting a token to said control point;  
3 said control point collecting information from said token; and  
4 authenticating said token based on said information.

1 21. The method of claim 20 further comprising a control point operator approving said  
2 control point and said method further comprises storing data about said control point in a  
3 database, and said authorizing comprises comparing said data with said information from  
4 said token.

1 22. The method of claim 20, further comprising storing data about said token in a  
2 database, and said authorizing comprises comparing said data and said information from  
3 said token.

1 23. A token for authenticating a control point comprising:  
2 a communication portion that obtains information regarding said control point and  
3 communicates with an external entity to authenticate said control point based on said  
4 information; and

5 a user interface portion coupled to said communication portion to indicate a result of  
6 said authentication to a user.

7 24. The token of claim 23, wherein said communication portion authenticates said  
8 control point on-line between said token and a token issuer that issued said token.

9 25. The token of claim 23, wherein said token comprises a mobile communication  
2 device.

1 26. The token of claim 23, wherein said communication portion authenticates said  
2 control point using a communication network of said control point.

1 27. The token of claim 23, wherein said action comprises a financial transaction.

1 28. The token of claim 23, wherein said action comprises access control.

1 29. The token of claim 23, wherein said user interface portion notifies said user whether  
2 said control point has authorization for said action.

1 30. The token of claim 23, wherein said user interface portion comprises a display  
2 device.

1 31. The token of claim 23, further comprising a card that connects with said  
2 communication portion, said card containing information regarding one of said token and  
said user.

1 32. The token of claim 23, wherein said communication portion is temporarily coupled  
2 to said token.